

Table I.F.2(2004) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	573	842	843	796	587	403	849	484
Industry group **								
Agric., fish., forest.	552	.	.	.	.	.	915	415
Mining and manufacturing	537	.	.	.	.	.	996	448
Construction	762	.	.	.	.	.	834	663
Utilities and transp.	527	.	.	.	.	.	814	475
Wholesale trade	642	.	.	.	.	.	933	484
Fin. svcs. and real estate	552	.	.	.	.	.	778	503
Retail trade	579	.	.	.	.	.	850	512
Professional services	556	.	.	.	.	.	775	477
Other services	572	.	.	.	.	.	892	467
Ownership								
For profit, incorporated	579	.	.	.	.	.	869	486
For profit, unincorporated	598	.	.	.	.	.	779	511
Nonprofit	511	.	.	.	.	.	798	459
Age of firm								
Less than 5 years	838	.	.	.	.	.	879	759
5-9 years	655	.	.	.	.	.	844	461
10-19 years	703	.	.	.	.	.	812	597
20 or more years	581	.	.	.	.	.	856	503
Unknown	408	.	.	.	.	.	1,270	398
Multi/single status								
2 or more locations	466	.	.	.	.	.	801	449
1 location only	779	.	.	.	.	.	857	654
Percent full-time employees								
Less than 25%	557	.	.	.	.	.	788	503
25-49 %	559	.	.	.	.	.	794	503
50-74 %	530	.	.	.	.	.	866	444
75% or more	580	.	.	.	.	.	851	489
Union presence								
No union employees	618	.	.	.	.	.	854	514
Has union employees	414	.	.	.	.	.	622	399
Unknown	468	.	.	.	.	.	1,165	444
Percent low wage employees **								
50% or more low wage	580	.	.	.	.	.	888	508
Less than 50% low wage	571	.	.	.	.	.	841	477

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2(2004) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.62	23.54	48.73	29.79	21.19	11.28	21.34	8.88
Industry group **								
Agric., fish., forest.	90.75	.	.	.	.	.	77.66	56.92
Mining and manufacturing	19.44	.	.	.	.	.	66.76	14.88
Construction	53.08	.	.	.	.	.	58.60	94.54
Utilities and transp.	40.45	.	.	.	.	.	54.85	48.26
Wholesale trade	25.44	.	.	.	.	.	68.53	33.21
Fin. svcs. and real estate	19.23	.	.	.	.	.	35.54	24.94
Retail trade	28.10	.	.	.	.	.	34.25	31.85
Professional services	11.10	.	.	.	.	.	26.86	9.82
Other services	26.67	.	.	.	.	.	66.49	22.59
Ownership								
For profit, incorporated	9.42	.	.	.	.	.	24.16	9.78
For profit, unincorporated	28.43	.	.	.	.	.	43.37	34.54
Nonprofit	28.56	.	.	.	.	.	98.76	19.43
Age of firm								
Less than 5 years	48.50	.	.	.	.	.	55.92	74.28
5-9 years	48.13	.	.	.	.	.	77.78	35.40
10-19 years	16.05	.	.	.	.	.	30.18	22.63
20 or more years	11.40	.	.	.	.	.	21.52	9.84
Unknown	17.06	.	.	.	.	.	307.99	13.34
Multi/single status								
2 or more locations	12.49	.	.	.	.	.	58.75	12.59
1 location only	15.45	.	.	.	.	.	20.51	31.69
Percent full-time employees								
Less than 25%	35.74	.	.	.	.	.	104.81	38.10
25-49 %	32.72	.	.	.	.	.	47.24	26.78
50-74 %	28.73	.	.	.	.	.	50.23	23.17
75% or more	11.97	.	.	.	.	.	24.38	10.04
Union presence								
No union employees	9.42	.	.	.	.	.	18.03	8.30
Has union employees	19.14	.	.	.	.	.	76.85	23.09
Unknown	31.80	.	.	.	.	.	224.23	21.05
Percent low wage employees **								
50% or more low wage	17.73	.	.	.	.	.	50.81	17.25
Less than 50% low wage	10.96	.	.	.	.	.	19.95	10.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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